Our business is to pay claims as quickly as possible and provide insurance to the community at an affordable cost. But we don’t stop there. We look for practical opportunities to help beyond just paying claims.

Jan 03

After bushfires ravaged almost one-third of Canberra, our first full claim was paid within 3 days.
Whether it’s a day-to-day claim or a life-changing emergency, we try to empathise with our customers, business partners, brokers and agents, and find a way to offer the ‘right’ kind of help at the right time. That may mean providing straightforward product information. Or it may mean setting up a temporary office in a community struck by disaster and dedicating resources to help communities prevent future damage.

ON THE GROUND AT THE CANBERRA BUSHFIRES
In January, the Australian Capital Territory (ACT) and surrounding regions experienced the seventh largest insured catastrophe in Australian history when firestorms ravaged almost one-third of the national capital.

When news of the fires emerged, our first priority was to contact the people insured with us, through NRMA Insurance and CGU, and help process claims, provide emergency funds of up to $5,000 per claim and organise temporary accommodation and trauma counselling. Extra Teleclaims operators volunteered from surrounding areas to help manage the 350 enquiries we received daily. Our mobile claims processing van, the Help Van, joined local assessors in the devastated areas as soon as emergency services permitted access. A specialised claims operation was also set up at the Braddon branch to provide personal assistance to affected customers.

In all, we received more than 1,800 personal insurance claims and more than 100 commercial insurance claims as a result of these fires. And we are proud to say we paid our first full claim within three days of the event.

PAVING THE ROAD TO RECOVERY
Once the immediate threat of the fires passed, we found our customers were asking some questions about rebuilding their homes that we really couldn’t answer. We responded with the NRMA Insurance Help Expo, which was a free event for the community to come together for advice on the rebuilding and recovery process.

With the support of the ACT Bushfire Recovery Taskforce, more than 50 exhibitors attended the Help Expo. They included building and architectural organisations, legal advisers, community safety and security specialists, financial planners, environmental experts, social welfare and trauma counsellors, and state and local government representatives. An information kit was also provided to help our customers along their road to recovery.

In a similar way, we worked with CGU’s business partner, Bendigo Bank, to host an information session for customers and the local community, following the mini-tornado in Northern Bendigo in May this year.

WEATHERING THE STORM IN NEW ZEALAND
When a weather bomb – a short storm causing severe damage – struck New Zealand’s Thames/Coromandel region in late June last year, more than 2,000 claims were received from policyholders insured with State Insurance and NZI.

Immediately following the storm, David Smith, the CEO of IAG New Zealand Limited (IAG NZ), went to the area at the centre of the damage and met with local customers and the Thames Council Mayor. Soon after, IAG NZ agreed to join a project team set up by local authorities to examine risk mitigation options, including insurance, in the event of future catastrophe. That team’s work is now under way and an IAG NZ employee has been seconded to the Thames Council on a full-time basis.